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## ***Service-Disabled Veterans Insurance (S-DVI)***

### **What Is Service-Disabled Veterans Insurance (S-DVI)?**

Service-Disabled Veterans Insurance is life insurance for veterans who have received a service-connected disability rating by the Department of Veterans Affairs. The basic S-DVI program, commonly referred to as "RH Insurance", insures eligible veterans for up to \$10,000 of coverage. Veterans who have the basic S-DVI coverage and are totally disabled are eligible to have their premiums waived. If a waiver is granted, totally disabled veterans may apply for additional coverage of up to \$20,000 under the Supplemental S-DVI program. Premiums for Supplemental S-DVI coverage, however, cannot be waived.

### **Who Is Eligible?**

#### ***You are eligible for S-DVI if:***

- You were released from service under other than dishonorable conditions on or after April 25, 1951 **AND**
- VA has notified you that you have a service-connected disability **AND**
- You are healthy except for your service-related disability **AND**
- You apply within two years of being notified of your service-connected disability.

#### ***You are eligible for SUPPLEMENTAL S-DVI if:***

- You have an S-DVI policy **AND**
- The premiums on your basic coverage are being waived due to total disability **AND**
- You apply within one year of being notified of the waiver **AND**
- You are under 65 years of age.

**REMINDER: Waiver of Premiums** - you may be eligible for a waiver if you become totally disabled before your 65th birthday and remain disabled for at least six consecutive months. (Premiums for Supplemental S-DVI can't be waived.)

### **How Much Does It Cost?**

The cost varies depending upon age, type of plan (term or permanent), and the amount of coverage.

### **How Can You Apply?**

You can apply by using the following forms:

- VA Form 29-4364 to apply for basic S-DVI
- VA Form 29-0189 to apply for Supplemental S-DVI (or you may submit a letter, over your signature, requesting Supplemental S-DVI)
- VA Form 29-357 to apply for a total disability waiver of S-DVI premiums

**For More Information, Call Toll-Free 1-800-669-8477  
or Visit Our Web Site at <http://www.insurance.va.gov>.**